

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Karl Lauber

Debtor(s)

Case No. 21-19110 / CMG

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2021.
- 2) The plan was confirmed on 07/06/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/01/2023.
- 5) The case was dismissed on 02/01/2023.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,859.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,972.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,972.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,375.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$564.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,939.69**

Attorney fees paid and disclosed by debtor: \$2,375.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AiDVANTAGE OF BEHALF OF: THE D	Unsecured	3,483.84	3,736.13	0.00	0.00	0.00
Amazon	Unsecured	486.41	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	65.58	65.58	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	583.33	583.33	0.00	0.00
Aspire Mastercard	Unsecured	1,407.77	NA	NA	0.00	0.00
Avant LLC	Unsecured	784.53	NA	NA	0.00	0.00
BANK OF AMERICA, N.A.	Unsecured	785.16	785.16	785.16	0.00	0.00
BOROUGH OF MANASQUAN	Unsecured	1,570.86	NA	NA	0.00	0.00
Bryant State Bank	Unsecured	383.86	NA	NA	0.00	0.00
CACH, LLC	Unsecured	NA	1,056.80	1,056.80	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	1,923.26	1,923.26	1,923.26	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	576.76	576.76	0.00	0.00
CITIBANK, N.A.	Secured	567,452.78	514,809.13	85,923.34	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,746.92	4,295.83	4,295.83	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,792.22	7,583.83	7,583.83	4,032.31	0.00
JERSEY CENTRAL POWER & LIGHT	Unsecured	4,817.61	4,946.24	4,946.24	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,459.61	1,521.51	1,521.51	0.00	0.00
LVNV FUNDING LLC	Unsecured	642.30	701.64	701.64	0.00	0.00
LVNV FUNDING LLC	Unsecured	838.15	876.83	876.83	0.00	0.00
MERRICK BANK	Unsecured	NA	1,998.62	1,998.62	0.00	0.00
Merrick Bank	Unsecured	2,114.83	NA	NA	0.00	0.00
NEW JERSEY NATURAL GAS	Unsecured	397.21	417.67	417.67	0.00	0.00
Ocean Medical Center	Unsecured	236.59	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES, LLC.	Unsecured	452.33	452.33	452.33	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	14,787.37	14,787.37	14,787.37	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,407.77	1,407.77	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	753.89	823.51	823.51	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	752.23	825.80	825.80	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	528.26	528.26	528.26	0.00	0.00
Reflex Card Services	Unsecured	932.27	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$85,923.34	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$85,923.34	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,583.83	\$4,032.31	\$0.00
TOTAL PRIORITY:	\$7,583.83	\$4,032.31	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,574.27	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,939.69</u>
Disbursements to Creditors	<u>\$4,032.31</u>
TOTAL DISBURSEMENTS :	<u>\$6,972.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2023

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.